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ABSTRACT

This guide for high school students in South Dakota discusses preparing for college and career, from determining the kind of education a student will need to obtaining financial aid. The emphasis is on planning and setting goals. How to be a successful student in high school and how to choose a college are outlined. The booklet also contains a description of the North Dakota University system. Attached is a parents' guide to paying for college, in question-and-answer form, that reviews financial policies and practices. (SLD)

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Design Your Future

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TOMORROW TODAY

2002-03 North Dakota College and Career Preparation Guide

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Thinking About Going to College?

If so, you're on the right path.

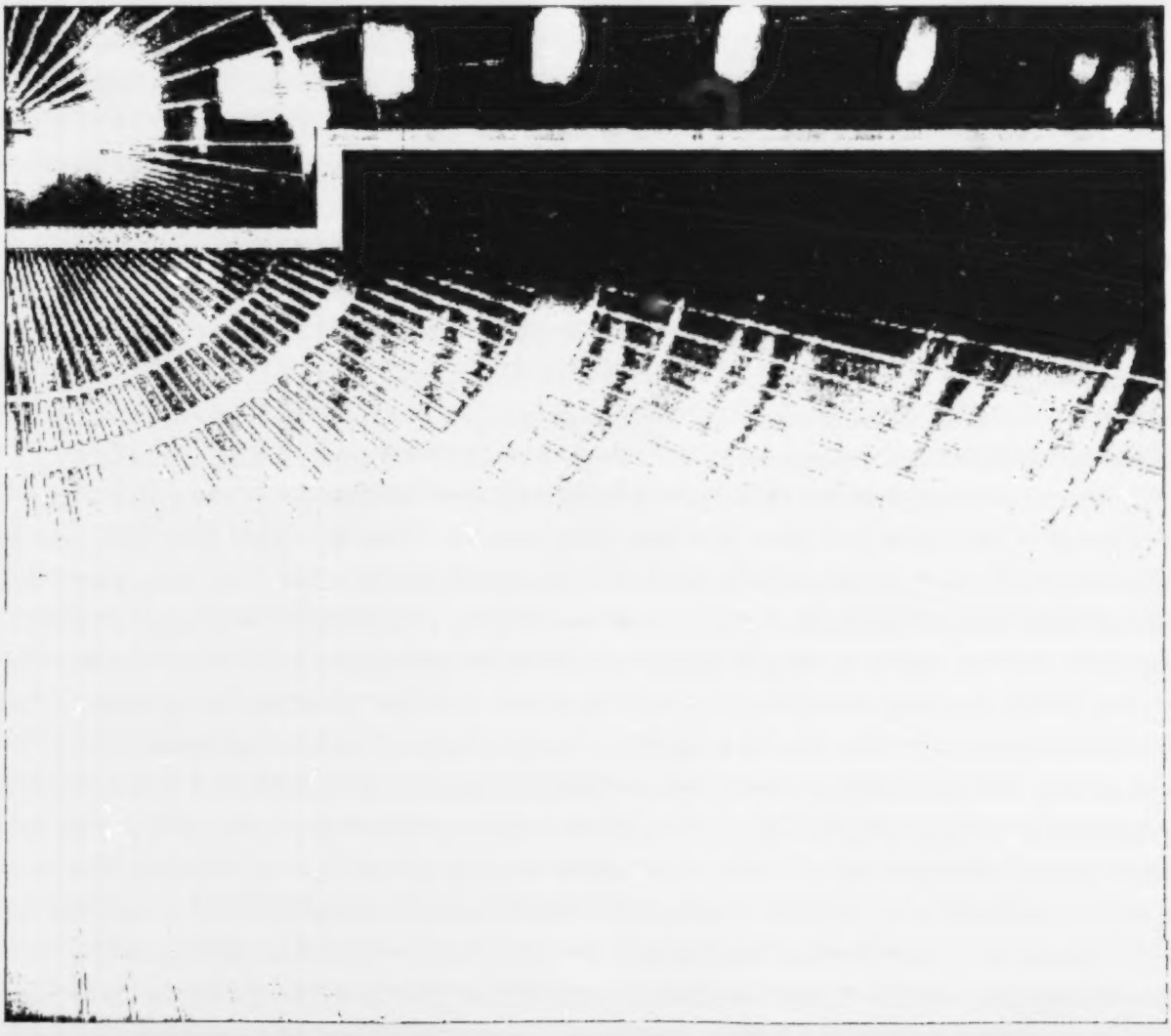
Why?

It's simple – the more education you get, the more career options you'll have.

It's all about choices.

So make the right choice, right now, by beginning to plan for your future.

Here's how to get started: Just turn the page and create your roadmap to success.



Explore Your Career Options

What do you want to be? What kind of education will your career plans require?

You may choose a job that is in high demand, such as a computer system analyst, a physical therapist or a radiological technician, or a job that is action-packed, such as a private investigator, entertainer or paramedic. Or what about being a doctor, stock broker or computer engineer?

Start your exploration process now. Visit a library to read about careers, and talk to people who have jobs that interest you. To find out more about careers in your favorite subject area, go to: **www.bls.gov/k12/html/edu_over.htm**. Then check out **www.jobsnd.com** to learn more about jobs available in North Dakota. By exploring and planning ahead, you'll know more about your career options.

Is a High School Diploma Enough?

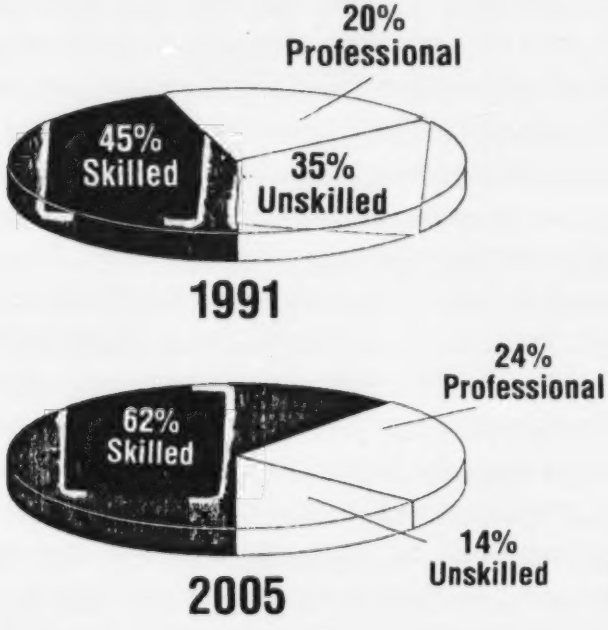
With a high school diploma or less, your job options will be limited. In fact, some jobs that called for a high school diploma as recently as 1991 now require more education.

For example, many service and repair technicians now receive training beyond high school. The need for skilled workers has increased dramatically, and by 2005, about 76 percent of all American workers will hold jobs that require higher skill levels.

Plus, there is a growing need for people who have four-year degrees (such as accountants and teachers) and graduate degrees (such as school administrators and lawyers). Whichever career you choose, planning now will increase your options later.

Job Skill Level Changes 1991 to 2005

Source: Bureau of Labor Statistics



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Steps in the Right Direction

High School Diploma
- Cashier
- Truck driver
- Carpenter
- Electrician apprentice
- Sales associate
- Waiter/waitress

Certificate Program 1- or 2-Year Degree
- Hair stylist
- Automotive service technician
- Pharmacy technician
- Licensed practical nurse
- Administrative assistant
- Ag sales and service technician
- Computer technician

4-Year Degree
- Registered nurse
- Farm loan officer
- Engineer
- Accountant
- Teacher
- Architect
- Computer programmer

Graduate Degree
- College professor
- School administrator
- Physical therapist
- Minister
- Clinical psychologist
- Occupational therapist

Professional Degree
- Doctor
- Lawyer
- Pharmacist

How to be a Successful Student

Learning must be a top priority if you plan to go to college. Friends, activities, part-time jobs – they're all part of growing up, but never lose sight of your academic goals. Here are a few tips to help you stay focused.

☑ Set Goals

Think about your future and map out a plan. Use the resources available to you to explore your strengths and interests and match them to career possibilities. Goals strengthen your will to succeed.

☑ Manage Your Time Well

Begin with a weekly planner. Outline your activities and decide which ones should take priority. Break large assignments into smaller tasks and do a little at a time. Study in the same place each day, that way you're less likely to be distracted.

☑ Develop Good Learning Skills

Good work habits result in good learning skills. Think about the study methods you've used to get good grades in the past, then apply those methods to other subjects. You also may want to ask your parents, teachers or school counselor for a little guidance.

☑ Maintain a Positive Attitude

Believe in yourself. Be positive about your abilities and stay focused on your goals. If you don't understand something, don't be afraid to ask your teachers and parents for help.

☑ Challenge Yourself

Take the more challenging high school courses. They will help you prepare for college.

☑ Accept Responsibility

It's your responsibility to make the most of your education, so take charge. Ask questions, explore different perspectives and challenge yourself to do your best in everything you do. By doing so, you'll make life a lot more fun.

Choosing the Right College for You

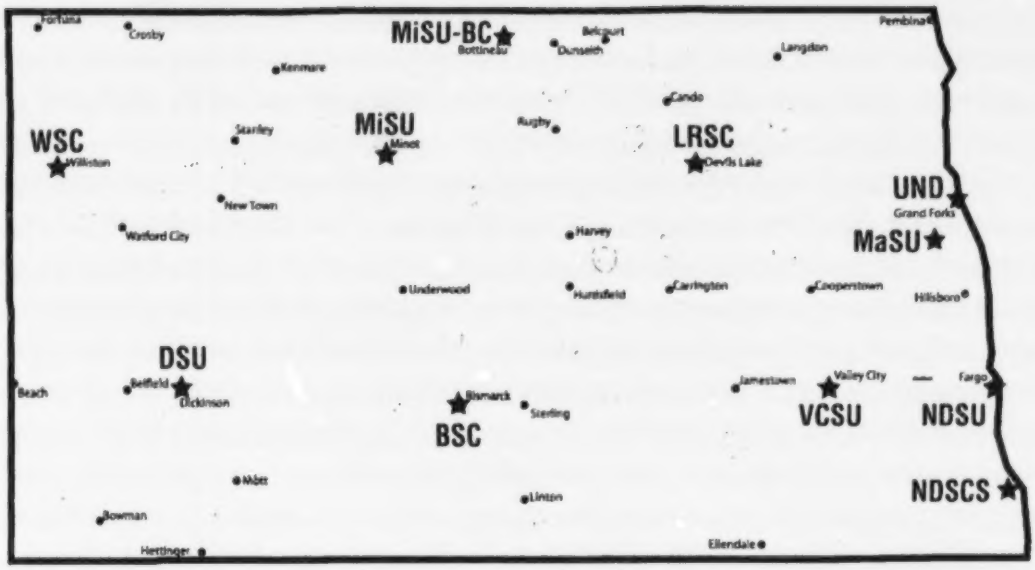
The North Dakota University System includes two types of academic institutions – two-year colleges and four-year universities. While each campus is unique in size and the types of programs it offers, the bullet points below describe North Dakota's public colleges and universities in very general terms.

Two-Year Colleges

- Two-year colleges offer technical and vocational programs that prepare students for specific careers. A student who completes a technical or vocational program receives a certificate or an associate in applied science (AAS) degree, either of which enables the student to directly enter the workforce in his or her particular field of study.
- Many students enroll in two-year colleges to earn an associate in arts (AA) degree or an associate in science (AS) degree. For some, this degree meets their educational goals, while others then transfer to four-year universities.
- Two-year colleges have open-enrollment policies; they accept all high school graduates.

Four-Year Universities

- Four-year universities require all students to take a wide variety of courses.
- Four-year universities offer a broad range of programs and degrees, including the four-year or bachelor's degree. Some also offer graduate degrees, such as master's degrees and doctorates.
- Some four-year universities offer a limited number of vocational and technical programs.
- Four-year universities require students to meet admission requirements, including taking "core" high school courses and the ACT test.



The North Dakota University System Wants You

Soon you'll need to start thinking about college. We believe the North Dakota University System includes a college or university that's just right for you.

Maybe you'll prefer a small campus where you can get to know most of the students and professors, or perhaps you'll enjoy the excitement of seeing many new faces. From two-year colleges to doctorate-degree universities, one of the 11 state public colleges and universities can be your stepping stone to a bright future.

To learn more about the North Dakota University System, go to: **www.ndus.nodak.edu**
This website includes links to the websites of all 11 campuses.

Meeting Expectations

The North Dakota Department of Public Instruction (DPI) provides you and your parents a valuable tool for determining if you've learned what is expected of an eighth-grade student in North Dakota in reading and mathematics.

This report will show your achievement toward meeting statewide standards for both subjects. During the eighth grade, you'll take the State Assessment, an exam designed to identify your strengths and needs in reading and mathematics. You and your parents will receive a personalized report showing your knowledge of both subjects.

The State Assessment is used in all public elementary and high schools in North Dakota. Fourth and 12th grade students also will be tested. For more information and a list of these standards, visit the DPI website at: **www.dpi.state.nd.us/standard/content.shtm**

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What Every Eighth-Grade Student Needs to Know About ACT

Have you ever heard of the A – C – T assessment? The ACT is one of two tools used throughout the nation to determine if students have the skills and knowledge needed to succeed in college. The other is called the Scholastic Assessment Test or SAT.

All students who plan to attend a public college or university in North Dakota are required to take the ACT. Most students take this exam during their junior or senior year of high school.

The company that makes the ACT also provides two similar exams for younger students. One called EXPLORE helps determine if eighth and ninth graders are prepared for high school; another called PLAN helps sophomores prepare for the ACT and begin preparing for college and the workplace.

Some North Dakota schools administer EXPLORE or PLAN to their students. See your school counselor to find out if your school participates in this testing or will make it available to you for a fee.

Making the Transition to High School

Moving up to high school can be a big change. Depending on the structure of your school system, you may make the move either in ninth or 10th grade. Whenever you move up, don't be too hard on yourself.

Give yourself some time to adjust and believe that you have what it takes to be a successful high school student. You'll soon see how important it is to organize your life to meet the demands of a new school environment. Here are a few tips for making the best of your high school years:

- Maintain a positive attitude. Trust yourself and your abilities; don't stress out over small mistakes.
- Stay focused. It's easy to get distracted, but try to concentrate on learning.
- Take a closer look at your study skills. As you grow and develop, you'll learn more about what works best for you.
- Get to know your school counselor. He or she can help you select courses, evaluate your study skills and work through the transition to high school.
- Get involved in school activities. Join a club or student organization, participate in student government, get involved in sports – any of these may help you develop a sense of belonging.

Get Involved!

By participating in school activities, you'll get to know new students and teachers. You'll also be able to explore new interest areas and learn more about your unique talents and abilities. Here are some of the activities that may be available at your school:

- Student council
- Band and choir
- Sports
- Honor society
- Drama club
- School newspaper or yearbook
- Science club
- Career and technical student organizations

Make Plans for College Today

Do you know what courses you will need to take to graduate from high school? If not, see your school counselor or principal or check your school handbook so you get off to a good start in ninth grade. Each high school sets its own graduation requirements.

Also see your counselor to find out which courses your school offers. In addition to those required to graduate, you will take elective courses, such as band, art and computer maintenance. These electives may influence your choice of careers.

Taking a wide variety of high school courses will help you prepare for college and the future. By exploring many subject areas, you may find the career that best suits your interests and talents. Who knows, you also might find a lifetime hobby.

English	**Mathematics**	**Laboratory Science**	**Social Studies**
Types of courses:	*Types of courses:*	*Types of courses:*	*Types of courses:*
English 1, 2, 3 and 4	Applied math	Physical science	Geography
Composition	Algebra 1 and 2	Biology	U.S. history
Literature	Geometry	Chemistry	World history
Speech	Trigonometry	Physics	American government
Drama	Calculus	Anatomy and physiology	Psychology
Debate	Statistics	Ecology	Sociology
Mass media		Geology	Economics
Journalism		Biochemistry	Present-day problems

Foreign Languages	**Visual and Performing Arts**	**Vocational and Technical Education**	**Advanced Placement Courses**
Types of courses:	*Types of courses:*	*Types of courses:*	You can earn college credits while you're in high school. Many schools offer dual-credit courses (high school and college credit), and some offer advanced placement (AP) courses.
French	Physical education	Trade, industrial, technical and health careers	
German	Art	Family and consumer science	
Spanish	Band	Information technology	
Latin	Dance	Technology education	
Russian	Chorus	Business and office technology	
		Marketing education	
		Agriculture education	

Get on Track for a Four-Year College Degree

Do you plan to attend a four-year university? If so, we hope you choose one of the following six public universities in the North Dakota University System:

- Dickinson State University
- Mayville State University
- Minot State University
- North Dakota State University
- University of North Dakota
- Valley City State University

You'll need to take the following core high school courses before you can attend one of North Dakota's public four-year universities:

- English: Four courses
- Mathematics: Three courses (algebra 1 and above)
- Laboratory science: Three courses (including at least two in biology, chemistry, physics or physical science)
- Social studies: Three courses (not including consumer education, cooperative marketing, orientation to social science and marriage/family)

If you plan to attend a four-year university, the North Dakota University System recommends that you also take advanced algebra and at least two foreign language courses. Additional courses may be required before you can be admitted to some college programs. Your school counselor can tell you more about specific requirements for the programs that interest you.

If you don't take the courses required to attend a four-year university, you may attend a two-year college. After successfully completing 24 college credits, you may be eligible to transfer to a four-year university.

Why Study so Many Subjects?

By taking a variety of courses, you'll be better prepared for life – no matter what job or career you choose. Here's how some subjects bring out the best in you:

English teaches you how to be a good communicator by using your best reading, writing and speaking skills.

Mathematics helps you develop problem-solving and logical thinking skills.

Laboratory science teaches you how to observe and analyze.

Social studies provides you the knowledge and skills to become an informed citizen.

Foreign languages help you learn about other countries and cultures and have a better understanding of the English language.

Visual and performing arts help develop your individual talents and an appreciation for all types of art in the world around you.

Vocational and technical education gives you an opportunity to explore a variety of career areas and to develop your unique talents and abilities.

Get Started!

Now is the best time to begin planning for high school and college. Use this chart to get started. Pencil in the high school courses you plan to take and the year you plan to take them. Check with your school counselor to see which courses your high school offers.

My High School Plan	9th	10th	11th	12th
English/language arts				
Mathematics				
Laboratory science				
Social studies				
Electives				
Foreign Language				
Visual and Performing Arts				
Vocational and Technical				
Other Electives				
TOTAL				

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What is *Project Vital Link*?

You may have read or heard someone say, "The North Dakota University System is the Vital Link to a Brighter Future."

Based on that belief, the University System recently launched *Project Vital Link* as a way to tell you more about the state's 11 colleges and universities. Through *Project Vital Link*, you and your parents may receive information in the mail when you are a high school sophomore and again when you are a senior.

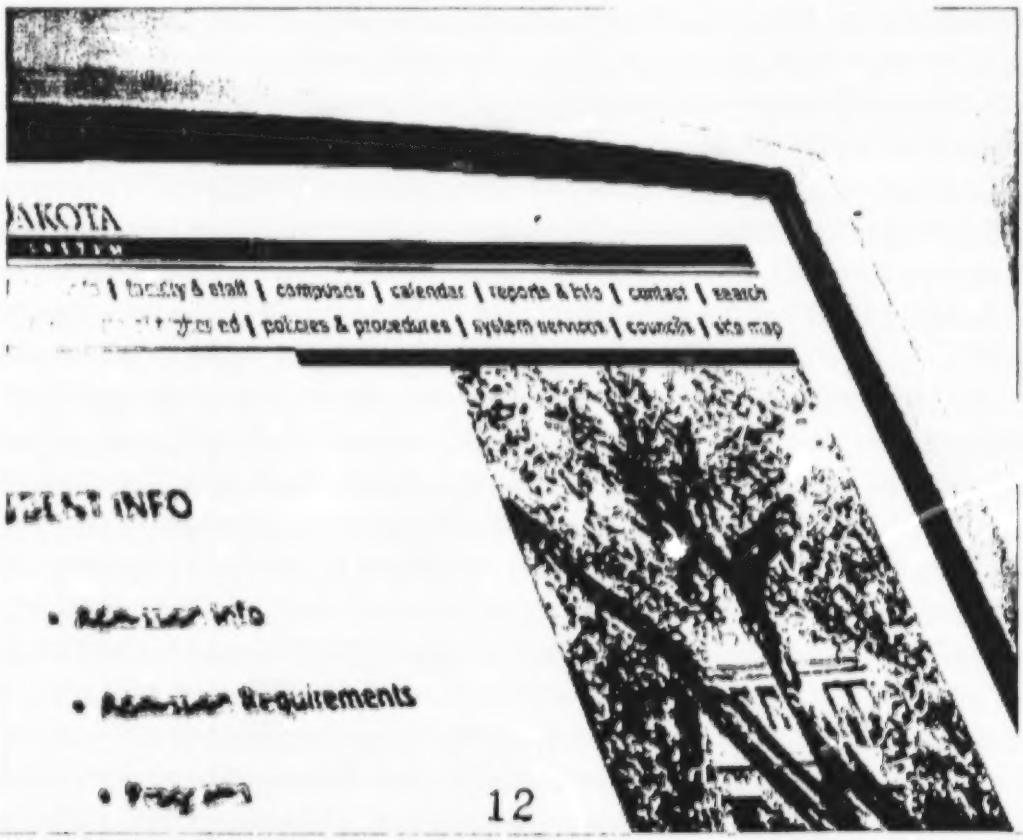
But you don't have to wait two more years to start planning for college. Just go to the NDUS website at **www.ndus.nodak.edu** and click on **Project Vital Link**. And remember, the University System wants to be YOUR vital link to a brighter future.

More Help, Just When You Need It

Thanks to the Bank of North Dakota, a CD-ROM titled *College Connection Center* now is available by logging on to **www.mystudentloanonline.com** and ordering a copy.

This CD will help answer your questions about colleges and universities in the North Dakota University System and other colleges in the state as well as provide more information about student loans, scholarships and other types of financial aid.

So when it's time to choose the college or university that's just right for you, there's a cool new way to check out your options.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• Admission Info
• Admission Requirements
• Programs
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Think You'll Need Help in College? Just Ask!

Students who receive special support services in elementary and high school can continue to receive assistance in college.

If you need these services now, there's no reason to worry about how you would get through college without them. But there is one catch – in college, you will have to speak up and ask for assistance. Teachers and counselors won't know about your needs unless you tell them.

Support services that may be available to you in college include:

- Tutoring
- Note-taking
- Adaptive Aids
- Counseling
- Assistance with English language skills

A Parent's Guide to Paying for College:

Answers to Frequently Asked Questions

When Should I Start Saving for my Child's College Education?

Ideally, you should have begun saving when your child was born, but it's never too late to start! It's tough to keep up with the costs of college. But, as a parent, you may want to provide as much as you can for your child's college education. No matter how close your child is to graduating from high school, financial planning will help you set spending priorities and develop savings and investment plans.

Any amount of money saved today will help. It is a common mistake to think that saving will prevent a student from qualifying for financial aid. It's true that a financial aid needs assessment considers savings and assets; however, it also takes into consideration the age of the parents and their need to save for retirement. Remember that any savings may help reduce the need for borrowing money, a situation that usually requires years of repayment.

How Much do I Need to Save if my Child Will Graduate From High School in 2008?

The cost of higher education can vary widely depending upon the type of college, the program of study and the region of the country where the college is located. Total cost of education usually takes into consideration tuition and fees, room and board, books and supplies, and transportation and personal expenses. The following chart shows you the average, approximate cost of attending an in-state college or university in 2008, based on a North Dakota resident living on-campus with a 5 percent annual rate of inflation:

Estimated Cost of Attending College in 2008

	Private	2-Year College	4-Year Universities
One Year of College	$21,209	$11,018	$12,549
Four Years of College	$84,667	– NA –	$50,196

For a complete listing of approximate college costs for children ages 1 through 18, visit the following website:
www.mystudentloanonline.com/collegestudents_approximate_cost.jsp#chart

What Savings Options are Available?

Savings and investment options to consider include:

- **College SAVE** – North Dakota's 529 College Savings Plan helps families invest for future college expenses by allowing contributors (parents, grandparents, aunts, uncles or others) to deposit funds into an account for a designated beneficiary. These funds are earmarked for qualified higher education expenses to be incurred at an eligible institution. For more information, call 866.728.3529 or visit the College SAVE website at: **www.collegesave4u.com**
- **Certificates of Deposits** – CDs are issued by insured financial institutions that pay fixed rates of interest for specific time periods. These are considered safe investments.
- **Series EE Savings Bonds** – Issued by the U.S. government, income from Series EE Savings Bonds bought after 1989 may be tax exempt if used to pay for college tuition and fees. For more information, consult your tax advisor or visit the U.S. Department of Treasury's website at: **www.savingsbonds.gov/sav/saveduca.htm**
- **Regular Savings Accounts** – Monthly contributions into these accounts are one of the most fundamental methods for building financial reserves.
- **Education IRAs and Mutual Funds** – These investments should be discussed with an investment broker.

What Types of Financial Aid are Available if I Don't Have Enough Money to Help my Child Continue With Higher Education?

- **Scholarships** – These funds are awarded to students for academic performance, skills, achievement, need or other qualifications. Information about scholarships can be obtained through a high school counselor, the college financial aid office, local community groups and professional organizations. Scholarships do not need to be repaid. Also, beware of scholarship scams. It does not cost anything to apply for a scholarship. You can find help with scholarship searches at: **www.mystudentloanonline.com/collegestudents_scholarships.jsp**
- **Grants** – Many people are familiar with federal Pell Grants and Supplemental Education Opportunity Grants (SEOG) available through the U.S. Department of Education. North Dakota has a State Student Incentive Grant Program (SSIG), also known as the State Grant Program, which provides need-based grants for North Dakota college students. Visit **www.ndus.nodak.edu/student_info/financial_aid** for more information about this program. You also can research grants through a local library, high school or college financial aid office. Grants do not need to be repaid.
- **Work-Study Programs** – The federal College Work-Study Program administered by each college enables students to work on or off-campus while enrolled in college.
- **Student Loans** – Money can be borrowed at a low interest rate, but must be repaid after the student has completed college. Federal student loan programs are available to students who attend eligible institutions if the student and/or his or her parents cannot pay for college. For current information about student loan programs, contact a high school counselor, the college financial aid office or a local lending institution, or visit: **www.mystudentloanonline.com/collegestudents_financial_aid.jsp**

When do I Start the Process of Determining if my Child Qualifies for Gift Aid and/or Student Loans?

Financial aid funds can be limited, so it's important to apply early. The first step is to apply for admission to the college of your choice and then complete the U.S. Department of Education's Free Application for Federal Student Aid (FAFSA). This can be completed online at **www.fafsa.ed.gov** or a paper FAFSA also may be obtained from a high school counselor, college financial aid office or by calling College Information Service at 800.554.2717.

Did You Know?

Most financial aid programs are administered through a college's financial aid office, which also may administer additional campus-specific programs. For more information, contact the financial aid office of the college or university your child plans to attend.

The FAFSA should be completed as soon as possible after Jan. 1 of the year financial aid is needed. If your child plans to attend college in the fall of 2008, you need to begin this process soon after Jan. 1, 2008. To learn more about the FAFSA process, visit: **www.mystudentloanonline.com/collegestudents_fafsa.jsp**

Student Loans of North Dakota's College Information Service (CIS) is free and available to students, parents and high school counselors. CIS responds to many frequently asked college-related questions. Go to **www.mystudentonline.com/cis.jsp** or call CIS toll-free at 800.554.2717 or, in Bismarck, N.D., at 328.5835 or 328.5657. You also can e-mail questions to CIS at **bndsl@state.nd.us**

For More Information

For more information about any of the topics included in this publication, contact one of the following agencies:

Department of Public Instruction
State Capitol, Floor 11
600 E Boulevard Ave Dept 201
Bismarck, ND 58505-0440
701.328.2260
www.dpi.state.nd.us

North Dakota University System
State Capitol, Floor 10
600 E Boulevard Ave Dept 215
Bismarck, ND 58505-0230
701.328.2960
www.ndus.nodak.edu

State Board for Vocational and Technical Education
State Capitol, Floor 15
600 E Boulevard Ave Dept 270
Bismarck, ND 58505-0610
701.328.3180
www.state.nd.us/vte/

For more information about student financial aid, contact:

Student Loans of North Dakota
700 E Main Ave
PO Box 5509
Bismarck, ND 58506-5509
800.472.2166 ext. 5763
or 701.328.5763
www.mystudentloanonline.com

College Information Service
700 E Main Ave
PO Box 5524
Bismarck, ND 58506-5524
800.554.2717 or
701.328.5835 or 701.328.5657
www.mystudentloanonline.com

For more information about any of the 11 campuses that make up the North Dakota University System, contact the college or university at:

Bismarck State College
Bismarck, ND 58506
701.224.5426
800.445.5073
www.bismarckstate.edu

Dickinson State University
Dickinson, ND 58601
701.483.2175
800.279.4295
www.dickinsonstate.com

Lake Region State College
Devils Lake, ND 58301
701.662.1512
800.443.1313
www.lrsc.nodak.edu

Mayville State University
Mayville, ND 58257
701.788.4768
800.437.4104
www.mayvillestate.edu

Minot State University
Minot, ND 58707
701.858.3350
800.777.0750
www.minotstateu.edu

MiSU–Bottineau Campus
Bottineau, ND 58318
701.228.5426
800.542.6866
www.misu-b.nodak.edu

North Dakota State College of Science
Wahpeton, ND 58076
701.671.2189
800.342.4325
www.ndscs.nodak.edu

North Dakota State University
Fargo, ND 58105
701.231.8643
800.488.6378
www.ndsu.edu

University of North Dakota
Grand Forks, ND 58202
701.777.3821
800.CALL UND (225.5863)
www.und.edu

Valley City State University
Valley City, ND 58072
701.845.7204
800.532.8641
www.vcsu.edu

Williston State College
Williston, ND 58802
701.774.4554
888.863.9455
www.wsc.nodak.edu

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